

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION

In re: MARK ANDREW STONE § Case No. 5:17-bk-01661
MEGAN THERESA STONE §
§
§
§
Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/21/2017.
- 2) The plan was confirmed on 12/06/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 12/13/2021.
- 6) Number of months from filing or conversion to last payment: 55.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$71,903.48.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 33,508.94
Less amount refunded to debtor(s)	\$ 0.00
NET RECEIPTS	\$ 33,508.94

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 14,333.55
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,426.06
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 16,759.61
Attorney fees paid and disclosed by debtor(s):	\$ 810.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SABATINI, FREEMAN LLC	Lgl	0.00	29,456.96	21,483.48	14,333.55	0.00
ONEMAIN FINANCIAL	Sec	11,875.87	8,911.47	4,975.18	4,975.18	0.00
ONEMAIN FINANCIAL	Uns	0.00	8,911.47	4,117.47	0.00	0.00
UGI UTILITIES, INC.	Uns	125.50	318.18	318.18	0.00	0.00
MOUNTAINTOP AREA SANITARY	Sec	710.00	755.77	755.77	755.77	0.00
BECKET & LEE	Sec	45,592.02	39,311.81	0.00	0.00	0.00
BECKET & LEE	Uns	0.00	24,291.36	24,291.36	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	11,738.95	11,018.38	11,018.38	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	11,738.95	720.57	0.00	0.00
PA AMERICAN WATER COMPANY	Uns	143.31	465.80	465.80	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	290.01	290.01	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,701.38	1,701.38	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,543.69	1,543.69	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	3,362.91	3,362.91	3,362.91	0.00	0.00
BECKET & LEE	Uns	0.00	1,831.88	1,831.88	0.00	0.00
BECKET & LEE	Uns	0.00	519.66	519.66	0.00	0.00
BECKET & LEE	Uns	1,200.00	1,311.17	1,311.17	0.00	0.00
PNC BANK	Uns	2,626.67	2,626.67	2,626.67	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
PNC BANK	Uns	2,625.82	2,625.82	2,625.82	0.00	0.00
WELLS FARGO	Sec	0.00	2,343.56	0.00	0.00	0.00
WELLS FARGO	Uns	0.00	2,622.12	278.56	0.00	0.00
M & T BANK	Sec	143,228.89	142,998.35	0.00	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	1,015.51	1,224.39	1,224.39	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	2,010.00	2,429.70	2,429.70	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	5,070.69	5,070.69	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	661.66	661.66	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	1,413.32	1,413.32	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	1,052.22	1,052.22	0.00	0.00
TD BANK	Uns	0.00	1,125.49	1,125.49	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,602.50	1,602.50	1,602.50	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	1,275.19	1,275.19	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	989.37	989.37	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	392.49	392.49	392.49	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	565.09	565.09	565.09	0.00	0.00
FRONTIER COMMUNICATION	Uns	0.00	241.15	241.15	0.00	0.00
WEBCOLLEX LLC	Uns	2,434.00	2,434.73	2,434.73	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	644.14	644.14	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	858.00	858.26	858.26	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	367.84	367.84	367.84	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,253.00	2,253.00	2,253.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,009.00	1,009.89	1,009.89	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,187.00	1,187.91	1,187.91	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,793.00	1,793.63	1,793.63	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,316.00	2,316.56	2,316.56	0.00	0.00
VERIZON	Uns	1,230.31	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	14,010.00	NA	NA	0.00	0.00
ADT SECURITY	Uns	384.00	NA	NA	0.00	0.00
CHASE BANK ONE	Uns	2,789.00	NA	NA	0.00	0.00
CITIZENS BANK	Uns	1,147.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	1,461.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	1,050.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK	Uns	567.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	1,275.19	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
FIRST PREMIER BANK	Uns	989.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	1,275.00	NA	NA	0.00	0.00
FIRSTSOURCE ADVANTAGE LLC	Uns	1,125.49	NA	NA	0.00	0.00
FRONTIER COMMUNICATIONS	Uns	241.15	NA	NA	0.00	0.00
GITTENS DISPOSAL SERVICE	Uns	77.25	NA	NA	0.00	0.00
GLOBAL CREDIT & COLLECTIONS	Uns	1,052.00	NA	NA	0.00	0.00
HOME PROJECTS VISA	Uns	2,622.56	NA	NA	0.00	0.00
JH PORTFOLIO DEBT	Uns	644.00	NA	NA	0.00	0.00
KOHLS	Uns	1,831.00	NA	NA	0.00	0.00
KOHLS	Uns	519.00	NA	NA	0.00	0.00
PHILLIPS & COHEN ASSOC LTD	Uns	926.58	NA	NA	0.00	0.00
PPL ELECTRIC UTILITIES	Uns	280.63	NA	NA	0.00	0.00
SERVICE ELECTRIC CABLE TV	Uns	352.99	NA	NA	0.00	0.00
SYNCB TJX	Uns	661.00	NA	NA	0.00	0.00
SYNCB WALMART	Uns	5,070.69	NA	NA	0.00	0.00
WORLDS FOREMOST BANK	Uns	2,434.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 4,975.18	\$ 4,975.18	\$ 0.00
All Other Secured	\$ 755.77	\$ 755.77	\$ 0.00
TOTAL SECURED:	\$ 5,730.95	\$ 5,730.95	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 11,018.38	\$ 11,018.38	\$ 0.00
TOTAL PRIORITY:	\$ 11,018.38	\$ 11,018.38	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 76,914.35	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 16,759.61
Disbursements to Creditors	\$ 16,749.33
TOTAL DISBURSEMENTS:	\$ 33,508.94

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/28/2022

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.